

Claims

What is claimed is:

1. A computer implemented system for facilitating real-time transaction account approval via a computer network, comprising:

a customer interface configured to communicate with a transaction account provider server, said customer interface configured to provide a plurality of operation system access signals;

a pre-approval database configured to communicate with a transaction account provider server, said pre-approval database including a plurality of pre-approval access signals wherein at least one of said plurality of pre-approval access signals corresponds to a least one of said plurality of operation system access signals.

a customer database configured to communicate with a transaction account provider server, said customer database including a plurality of customer profiles characterized by distinct customer profile data segments wherein at least one of said plurality of customer profiles corresponds to said at least one of said plurality of operation system access signals, said customer database further including a plurality of customized offers, wherein at least one of said plurality of customized offers corresponds to said at least one of said plurality of operation system access signals customer profiles; and

a transaction account provider server for receiving said operation system access signal, and providing said at least one of said plurality of customized offers to said customer interface, said transaction account provider server configured to communicate with at least one of said customer interface, said pre-approval database and said customer database.

2. A computer implemented system according to claim 1, wherein said at least one of said pre-approval access signals corresponds to said at least one of said customer profiles.

3. A computer implemented system according to claim 2, wherein said transaction account provider server is configured to match said at least one of said plurality of operation system access signals to said corresponding one of said plurality of pre-approval access signals.

4. A computer implemented system according to claim 3, wherein said transaction account provider server is configured to match said at least one of said operation system access signals to said corresponding one of said plurality of customer profiles.

5. A computer implemented system according to claim 4, wherein said transaction account provider server is configured to match said at least one of said plurality of customer profiles to said corresponding one of said plurality of customized offers.

6. A computer implemented system according to claim 5, wherein at least one of said operation system access signals includes at least one of plurality of prospective transaction account enrollee codes, wherein said at least one of said plurality of prospective transaction account enrollee codes is unique.

7. A computer implemented system according to claim 6, wherein said at least one of said pre-approval access signals and said at least one of said plurality of customer profiles correspond to said one of said plurality of prospective transaction enrollee codes.

8. A computer implemented system according to claim 7, wherein said transaction account provider server matches said one of said pre-approval access signals to said one of said plurality of prospective transaction account enrollee codes forming a matched pre-approval access signal.

9. A computer implemented system according to claim 8, wherein said transaction account provider server matches said one of said plurality of prospective transaction account enrollee codes to said corresponding one of said plurality of customer profiles in response to said matched pre-approval access signal, forming a matched corresponding customer profile.

10. A computer implemented system according to claim 9, wherein said transaction account provider server provides said matched corresponding customer profile to said customer interface.

11. A computer implemented system according to claim 10, wherein said matched corresponding customer profile includes a plurality of modifiable data entry fields, wherein each data entry field includes at least one of said distinct customer profile data segments forming a pre-filled application page.

12. A computer implemented system according to claim 11, wherein said customer interface provides a first application valid signal in response to said pre-filled application page.

13. A computer implemented system according to claim 5, wherein in said computer interface provides a second one of said plurality of operation system access signals to said transaction account provider server, said transaction account provider server generating on access code invalid signal in response to said second one of said plurality of operation system access signals, said transaction account provider server providing an access code invalid message to said customer interface in response to said generated access code invalid signal.

14. A computer implemented system according to claim 13, wherein said transaction account provider server generates real-time transaction account information in response to said first application valid signal.

15. A computer implemented system according to claim 14 above, wherein said transaction account provider server provides said real-time transaction account information to said customer interface.

16. A computer implemented system according to claim 15, wherein at least one of said operation system access signals includes at least one of a plurality of pre-existing customer codes, wherein said at least one of said plurality of pre-existing customer codes is unique.

17. A computer implemented system according to claim 16, wherein said at least one of said pre-approval access signals and said at least one of said plurality of customer profiles corresponds to said one of said plurality of pre-existing customer codes.

18. A computer implemented system according to claim 17, wherein said transaction account provider server matches said one of said pre-approval access signals to said one of said plurality of pre-existing customer codes forming a matched pre-existing access signal.

19. A computer implemented system according to claim 18, wherein said transaction account provider server matches said one of said pre-existing customer code to said corresponding one of said plurality of customer profiles, forming a matched pre-existing customer profile.

20. A computer implemented system according to claim 19, wherein said transaction account provider server provides said matched pre-existing customer profile to said customer interface.

21. A computer implemented system according to claim 20, wherein said matched pre-existing customer profile includes a plurality of modifiable data entry fields, wherein each data entry field includes at least one of said distinct customer profile data segments forming a pre-filled application page.

22. A computer implemented system according to claim 21, wherein said customer interface provides a second application valid signal in response to said pre-filled application page.

23. A computer implemented system according to claim 21, wherein said transaction account provider server generates real-time transaction account information in response to said second application valid signal.

24. A computer implemented system according to claim 23, wherein said transaction account provider server provides said real-time transaction account information to said customer interface.

25. A computer implemented system according to claim 24, wherein said computer interface provides a second one of said plurality of operating system access signals to said transaction account provider server, said second one of said plurality of operating system access signals is unmatched to any one of said plurality of pre-approved access signals, said transaction account provider server generating an access code unmatched signal in response to said second one of said plurality of operating system access signals.

26. A computer implemented system according to claim 25, wherein said transaction account provider server is characterized by a secure area.

27. A computer implemented system according to claim 26, wherein said second one of said plurality of operating system access signals corresponding to at least one of said at least one of said plurality of customer records, said transaction account provider server providing said customer interface access to said secured area.

28. A computer implemented system according to claim 25, wherein said second one of said plurality of operating system access signals is unmatched to any one of said plurality of customer profiles, said transaction account provider generating a customer profile code invalid signal in response to said second one of said plurality of operating system access signals, said transaction account provider server providing an access code invalid signal to said customer interface in response to said generated customer profile code invalid signal.

29. A computer implemented system according to claim 16, wherein said one of said plurality of pre-existing customer codes corresponds to at least one of said plurality of customer profiles.

30. A computer implemented system for facilitating real-time transaction account approval via a computer network, comprising:

a customer interface configured to communicate with a transaction account provider server, said customer interface configured to provide a plurality of operation system access signals;

a customer database configured to communicate with a transaction account provider server, said customer database including a plurality of customer profiles

characterized by distinct customer profile data segments wherein at least one of said plurality of customer profiles corresponds to said at least one of said plurality of operation system access signals, said customer database further including a plurality of customized offers, wherein at least one of said plurality of customized offers corresponds to said at least one of said plurality of customer profiles; and

a transaction account provider server for receiving said operation system access signal, and providing said at least one of said plurality of customized offers to said customer interface, said transaction account provider server configured to communicate with at least one of said customer interface and said customer database.

31. A computer implemented system according to claim 30, wherein said transaction account provider server is configured to match said at least one of said operation system access signal to said corresponding one of said plurality of customer profiles.

32. A computer implemented system according to claim 31, wherein said transaction account provider server is configured to match said at least one of said plurality of customer profiles to said corresponding one of said plurality of customized offers.

33. A computer implemented system according to claim 32, wherein said transaction account provider serves matches said one of said plurality of pre-existing customer codes to said corresponding one of said plurality of customer profiles.

34. A computer implemented system according to claim 33, wherein said transaction account provider server provides said matched pre-existing customer profile to said customer interface.

35. A computer implemented system according to claim 34, wherein said matched pre-existing customer profile includes a plurality of modifiable data entry fields, wherein each data entry field includes at least one of said distinct customer profile data segments forming a pre-filled application page.

36. A computer implemented system according to claim 35, wherein said customer interface provides a second application valid signal in response to said pre-filled application page.

37. A computer implemented system according to claim 35, wherein said transaction account provider server generates real-time transaction account information in response to said second application valid signal.

38. A computer implemented system according to claim 37, wherein said transaction account provider server provides said real-time transaction account information to said customer interface.

39. A computer implemented system according to claim 34, wherein said matched pre-existing customer profile includes a plurality of modifiable data entry fields, wherein at least one of said data entry fields includes at least one of said distinct customer profile data segments, forming a partially pre-filled application page.

40. A computer implemented system according to claim 39, wherein said transaction account provider server provides said partially pre-filled application page to said customer interface.

41. A computer implemented system according to claims 40, wherein said computer interface modifies said partially pre-filled application page, said card providing said modified partially pre-filled application page to said customer interface.

42. A computer implemented system according to claim 40, wherein said transaction account provider server generates an application un-pre-approved signal in response to said modified partially pre-filled application page.

43. A computer implemented system according to claim 42, wherein said transaction account provider server processes said partially pre-filled application page under business as usual standards.

44. A method for facilitating real-time transaction account approval via a computer network, comprising the steps of:

providing a system access signal;

providing a customer database including a plurality of customer profiles characterized by a plurality of profile data segments, wherein at least one of said system access signals corresponds to at least one of said plurality of customer profiles, and wherein said at least one of a plurality of customer profiles is matched to a customized pre-approval offer;

matching said system access signal to said corresponding one of said customer profiles forming an access code-profile match.

45. A method according to claim 44, further comprising the step of providing said matched customized pre-approval offer in response to said access code-profile match

46. A method according to claim 45, further comprising the step of providing said at least one of said plurality of customer profiles, said customer profile characterized by a plurality of modifiable entry fields, wherein each one of said plurality of modifiable entry fields includes at least one of said plurality of profile data segments.

47. A method according to claim 46, further comprising the step of validating said at least one of said plurality of customer profiles.

48. A method according to claim 47, further comprising the step of approving a real-time transaction account for substantially real-time access, said real-time transaction account being characterized by real-time transaction account information.

49. A method according to claim 48, further comprising the step of providing said real-time transaction account information.

50. A method for facilitating real-time transaction account approval via a computer network, comprising the steps of:

providing a system access signal;

providing a pre-approval code database including a plurality of pre-approval access codes corresponding to said system access signal;

matching said system access signal to said corresponding one of said pre-approval access codes;

providing a customer database including a plurality of customer profiles characterized by a plurality of profile data segments, wherein at least one of said system access signals corresponds to at least one of a plurality of customer profiles, and wherein said at least one of a plurality of customer profiles is matched to a customized pre-approval offer; and

matching said system access signal to said correspond one of said customer profile generating an access code-profile match.

51. A method according to claim 50, further comprising the step of providing said matched customized offer in response to said generated access code-profile match.

52. A method according to claim 51, further comprising the step of providing said one of said customized profiles in response to said generated access code-profile match.

53. A method according to claim 52, further comprising the step of validating said customer profile.

54. A method according to claim 53, further comprising the step of approving a real-time transaction account for substantially real-time access, said real-time transaction account being characterized by real-time transaction account information.

55. A method according to claim 54, further comprising the step of providing said real-time transaction account information.

56. A method according to claim 52, further comprising the step of modifying at least one of said plurality of modifiable entry fields, generating a modified customer profile signal.

57. A method according to claim 56, further comprising the step of processing an un-pre-approved application in response to said modified customer profile signal.

58. A method according to claim 57, further comprising the step of providing an application not pre-approved message in response to said modified customer profile signal.

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